

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward Silfies
Kelly Elliott

Case No.: 5-16-04475MJC

Debtor(s)

Chapter 13
Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Select Portfolio
Court Claim Number:	06
Last Four of Loan Number:	7940
Property Address if applicable:	28 Robin Ln

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$902.90
b.	Prepetition arrearages paid by the trustee:	\$902.90
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$902.90

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage was paid through the Trustee
from April 2018 through October 2023.

Current monthly mortgage payment: \$906.90

The next post-petition payment was due
on:

November 2023

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the

default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward Silfies
Kelly Elliott

Case No.: 5-16-04475MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Raymond W Ferrario, Esquire
Suite 528 Scranton Life Bldg
538 Spruce St
Scranton, PA 18503

Served by First Class Mail

Select Portfolio Servicing, Inc
PO Box 65250
Salt Lake City UT 84165

Edward Silfies
Kelly Elliott
28 Robin Ln
Hawley PA 18428

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 16-04475 EDWARD SILFIES

SELECT PORTFOLIO SERVICING
BANKRUPTCY DEPT.
PO BOX 65450
SALT LAKE CITY, UT 841

Sequence: 07
Modify:
Filed Date:
Hold Code:

Acct No: 7940

Amt Sched:	\$0.00	Debt:	\$53,373.45	Interest Paid:	\$0.00
Amt Due:	\$816.66	Paid:	\$53,373.45	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5010	SELECT PORTFOLIO SERVICING							
501-0	SELECT PORTFOLIO SERVICING		10/18/2023	2030062	\$816.66	\$0.00	\$816.66	10/26/2023
						Payment for 10/2023		
501-0	SELECT PORTFOLIO SERVICING		09/19/2023	2029081	\$816.66	\$0.00	\$816.66	09/28/2023
						Payment for 9/2023		
501-0	SELECT PORTFOLIO SERVICING		08/09/2023	2028063	\$816.66	\$0.00	\$816.66	08/17/2023
						Payment for 8/2023		
501-0	SELECT PORTFOLIO SERVICING		07/11/2023	2027074	\$761.88	\$0.00	\$761.88	07/20/2023
						Payment for 7/2023		
501-0	SELECT PORTFOLIO SERVICING		06/13/2023	2026155	\$761.88	\$0.00	\$761.88	06/21/2023
						Payment for 6/2023		
501-0	SELECT PORTFOLIO SERVICING		05/16/2023	2025219	\$761.88	\$0.00	\$761.88	05/26/2023
						Payment for 5/2023		
501-0	SELECT PORTFOLIO SERVICING		04/18/2023	2024224	\$761.88	\$0.00	\$761.88	04/26/2023
						Payment for 4/2023		
501-0	SELECT PORTFOLIO SERVICING		03/15/2023	2023179	\$761.88	\$0.00	\$761.88	03/24/2023
						Payment for 2/2023		
501-0	SELECT PORTFOLIO SERVICING		03/15/2023	2023179	\$761.88	\$0.00	\$761.88	03/24/2023
						Payment for 3/2023		
501-0	COMMUNITY LOAN SERVICING, LLC		01/18/2023	2020687	\$761.88	\$0.00	\$761.88	01/27/2023
						Payment for 1/2023		
501-0	COMMUNITY LOAN SERVICING, LLC		12/13/2022	2019699	\$761.88	\$0.00	\$761.88	12/29/2022
						Payment for 12/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		11/16/2022	2018738	\$761.88	\$0.00	\$761.88	12/14/2022
						Payment for 11/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		10/18/2022	2017679	\$761.88	\$0.00	\$761.88	10/28/2022
						Payment for 10/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		09/13/2022	2016655	\$761.88	\$0.00	\$761.88	09/22/2022
						Payment for 8/2022		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	COMMUNITY LOAN SERVICING, LLC		09/13/2022	2016655	\$761.88	\$0.00	\$761.88	09/22/2022
							Payment for 9/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		08/17/2022	2015585	\$761.88	\$0.00	\$761.88	08/30/2022
							Payment for 6/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		08/17/2022	2015585	\$761.88	\$0.00	\$761.88	08/30/2022
							Payment for 7/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		07/13/2022	2014546	\$784.03	\$0.00	\$784.03	07/22/2022
							Payment for 4/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		07/13/2022	2014546	\$784.03	\$0.00	\$784.03	07/22/2022
							Payment for 5/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		06/14/2022	2013580	\$784.03	\$0.00	\$784.03	06/28/2022
							Payment for 3/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		05/17/2022	2012514	\$784.03	\$0.00	\$784.03	05/27/2022
							Payment for 2/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		05/17/2022	2012514	\$784.03	\$0.00	\$784.03	05/27/2022
							Payment for 1/2022	
501-0	COMMUNITY LOAN SERVICING, LLC		04/12/2022	2011462	\$784.03	\$0.00	\$784.03	04/26/2022
							Payment for 12/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		03/16/2022	2010446	\$784.03	\$0.00	\$784.03	03/29/2022
							Payment for 11/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		02/16/2022	2009473	\$784.03	\$0.00	\$784.03	02/28/2022
							Payment for 9/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		02/16/2022	2009473	\$784.03	\$0.00	\$784.03	02/28/2022
							Payment for 10/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		01/19/2022	2008466	\$784.03	\$0.00	\$784.03	01/27/2022
							Payment for 8/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		12/15/2021	2007453	\$784.03	\$0.00	\$784.03	12/24/2021
							Payment for 6/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		12/15/2021	2007453	\$784.03	\$0.00	\$784.03	12/24/2021
							Payment for 7/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		11/16/2021	2006427	\$796.13	\$0.00	\$796.13	11/29/2021
							Payment for 5/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		10/14/2021	2005381	\$796.13	\$0.00	\$796.13	10/27/2021
							Payment for 3/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		10/14/2021	2005381	\$796.13	\$0.00	\$796.13	10/27/2021
							Payment for 4/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		09/14/2021	2004377	\$796.13	\$0.00	\$796.13	09/24/2021
							Payment for 2/2021	
501-0	COMMUNITY LOAN SERVICING, LLC		08/18/2021	2003327	\$796.13	\$0.00	\$796.13	08/27/2021
							Payment for 1/2021	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	COMMUNITY LOAN SERVICING, LLC		07/14/2021	2002293	\$796.13	\$0.00	\$796.13	07/22/2021
							Payment for 12/2020	
501-0	COMMUNITY LOAN SERVICING, LLC		06/16/2021	2001319	\$795.42	\$0.00	\$795.42	06/24/2021
							Payment for 11/2020	
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
							Payment for 9/2020	
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
							Payment for 10/2020	
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
							Payment for 7/2020	
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
							Payment for 8/2020	
501-0	M & T BANK		04/15/2021	1229195	\$795.42	\$0.00	\$795.42	04/20/2021
							Payment for 6/2020	
501-0	M & T BANK		03/17/2021	1228176	\$795.42	\$0.00	\$795.42	03/23/2021
							Payment for 5/2020	
501-0	M & T BANK		01/19/2021	1226144	\$795.42	\$0.00	\$795.42	01/26/2021
							Payment for 4/2020	
501-0	M & T BANK		12/10/2020	1224356	\$795.42	\$0.00	\$795.42	12/29/2020
							Payment for 3/2020	
501-0	M & T BANK		10/15/2020	1222593	\$795.42	\$0.00	\$795.42	10/21/2020
							Payment for 2/2020	
501-0	M & T BANK		04/14/2020	1216420	\$795.42	\$0.00	\$795.42	04/21/2020
							Payment for 1/2020	
501-0	M & T BANK		03/12/2020	1215135	\$795.42	\$0.00	\$795.42	03/17/2020
							Payment for 12/2019	
501-0	M & T BANK		01/16/2020	1212472	\$795.42	\$0.00	\$795.42	01/22/2020
							Payment for 11/2019	
501-0	M & T BANK		12/12/2019	1211096	\$795.42	\$0.00	\$795.42	12/17/2019
							Payment for 9/2019	
501-0	M & T BANK		12/12/2019	1211096	\$795.42	\$0.00	\$795.42	12/17/2019
							Payment for 10/2019	
501-0	M & T BANK		10/10/2019	1208651	\$795.42	\$0.00	\$795.42	10/16/2019
							Payment for 8/2019	
501-0	M & T BANK		09/26/2019	1207440	\$795.42	\$0.00	\$795.42	10/01/2019
							Payment for 7/2019	
501-0	M & T BANK		08/07/2019	1205985	\$795.42	\$0.00	\$795.42	08/13/2019
							Payment for 6/2019	
501-0	M & T BANK		07/11/2019	1204619	\$795.42	\$0.00	\$795.42	07/16/2019
							Payment for 5/2019	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		06/06/2019	1203226	\$795.42	\$0.00	\$795.42	06/11/2019
							Payment for 3/2019	
501-0	M & T BANK		06/06/2019	1203226	\$795.42	\$0.00	\$795.42	06/11/2019
							Payment for 4/2019	
501-0	M & T BANK		04/11/2019	1200571	\$795.42	\$0.00	\$795.42	04/16/2019
							Payment for 1/2019	
501-0	M & T BANK		04/11/2019	1200571	\$795.42	\$0.00	\$795.42	04/16/2019
							Payment for 2/2019	
501-0	M & T BANK		01/10/2019	1196834	\$795.42	\$0.00	\$795.42	01/15/2019
							Payment for 12/2018	
501-0	M & T BANK		12/13/2018	1195451	\$775.77	\$0.00	\$775.77	12/18/2018
							Payment for 11/2018	
501-0	M & T BANK		11/08/2018	1194064	\$775.77	\$0.00	\$775.77	11/14/2018
							Payment for 10/2018	
501-0	M & T BANK		10/10/2018	1192691	\$775.77	\$0.00	\$775.77	10/16/2018
							Payment for 8/2018	
501-0	M & T BANK		10/10/2018	1192691	\$775.77	\$0.00	\$775.77	10/16/2018
							Payment for 9/2018	
501-0	M & T BANK		09/06/2018	1191374	\$775.77	\$0.00	\$775.77	09/11/2018
							Payment for 7/2018	
501-0	M & T BANK		07/12/2018	1188674	\$775.77	\$0.00	\$775.77	07/17/2018
							Payment for 5/2018	
501-0	M & T BANK		07/12/2018	1188674	\$775.77	\$0.00	\$775.77	07/17/2018
							Payment for 6/2018	
501-0	M & T BANK		05/15/2018	1185978	\$775.77	\$0.00	\$775.77	05/21/2018
							Payment for 3/2018	
501-0	M & T BANK		05/15/2018	1185978	\$775.77	\$0.00	\$775.77	05/21/2018
							Payment for 4/2018	
Sub-totals: \$53,373.45						\$0.00	\$53,373.45	
Grand Total: \$53,373.45						\$0.00		

Disbursements for Claim

Case: 16-04475 EDWARD SILFIES

M & T BANK
P.O. BOX 1288

BUFFALO, NY 14240

Acct No: 7940/PRE ARREARS/20 ROBIN

LOAN MODIFICATION

Sequence: 24

Modify:

Filed Date: 12/13/2016 12:00:00AM

Hold Code: D

Amt Sched: \$118,931.00
Amt Due: \$0.00

Debt: \$902.90
Paid: \$902.90

Interest Paid: \$0.00
Accrued Int: \$0.00
Balance Due: \$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
5200	M & T BANK							
520-0	M & T BANK		12/05/2017	1177372	\$390.83	\$0.00	\$390.83	12/11/2017
520-0	M & T BANK		11/08/2017	1175972	\$390.83	\$0.00	\$390.83	11/14/2017
520-0	M & T BANK		09/19/2017	1173350	\$121.24	\$0.00	\$121.24	09/25/2017
					Sub-totals:	\$902.90	\$0.00	\$902.90
					Grand Total:	\$902.90	\$0.00	